

## Auto insurance now covers family pets at no extra cost

By BY TRACIE SULLIVAN Correspondent

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PORT ST. LUCIE — For a dog, nothing could be better than a ride in the car with the windows down. And now one insurance company offers free coverage in case the pet is involved in an auto accident.

In October, Progressive Auto Insurance became the first agency to pay for injuries sustained by a dog or a cat in an auto accident, said Leslie Kolleda, spokeswoman for Progressive Auto Insurance.

The agency covers up to \$500 for the pet if it is injured, said Wendy Serra, owner of Best Florida Insurance in Port St. Lucie.

“Pet coverage does not cost extra money, it is included automatically on any Progressive collision coverage policy,” Serra said.

Net Life Insurance also offers insurance for dogs and cats. However, it’s only offered as a separate policy. Progressive is the third largest auto insurer in the nation and has added pet coverage to set itself apart from other auto insurers, Serra said.

The coverage has no stipulations and the pet does not have to use special restraints, Serra said.

Progressive’s pet coverage is extended to dogs and cats only.

“I think pet coverage is a great idea,” said Gail Gehring, 47, of Port St. Lucie. “One thing I am interested in looking into is extra coverage for my dog. If he is killed in an auto accident, \$500 will not replace the initial cost of the dog, the grieving or the burial.”

Gehring has a 1-1/2-year-old Shih-Tzu mix named Max.

“I had no idea this was included in my policy, but I am very glad because I do not have any other type of pet insurance,” Gehring said.

Pet injury coverage is available through Progressive in all states except North Carolina and New Hampshire.

“People are thrilled with the pet coverage,” Kolleda said. “We receive encouraging e-mails and phone calls daily. The four-legged, furry friends are part of our families and should be treated that way.”

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